

Smart Choice Checking

Make the right choice and earn a premium 3.04% APY* each monthly qualification cycle with this high-interest checking account. Qualifying for the Smart Choice rewards is very simple. To serve you more efficiently, we simply ask that you take advantage of our convenient “electronic” banking services.

Requirements

To earn the higher interest rate, do the following activities and transactions each monthly qualification cycle:

- Receive a monthly Electronic Statement (must have a valid e-mail address)
- Have at least 10 POS/debit card transactions post and settle (excludes ATM transactions)

AND meet 3 out of the following items:

- Access Internet Banking at least one time (www.jerseystatebank.com)
- Access Mobile Banking at least one time
- Have at least 1 ACH direct deposit post and settle
- Have at least 1 ACH automatic payment post and settle
- Have at least 1 item initiated through our Bill Pay service post and settle

Account Summary

- 3.04% APY* on balances up to \$5,000
- 3.04% to 0.39% APY* on balances above \$5,000, depending on balance in account
- 0.05% APY* base rate if requirements are not met
- No minimum balance to earn reward
- No monthly maintenance fee
- Unlimited check writing
- Free debit card
- Free E-Statements with check images
- Free Internet Banking with Bill Pay
- Surcharge free ATMs through Privileged Status or Money Pass networks
- Direct deposit available
- Overdraft Privilege available
- Unlimited Telephone Banking
- \$100 minimum deposit required to open account
- FDIC Insured

Smart Choice Checking is only offered to personal accounts.

***APY = Annual Percentage Yield 3.04% APY earned on portion of the balance up to \$5,000, and 0.25% interest rate on the portion of the balance above \$5,000, if account eligibility requirements are met during each monthly qualification cycle. The resulting APY will range from 3.04% to 0.39% APY, depending on the account balance. If requirements are not met, the account will earn 0.05% APY on the entire balance. APY is accurate as of 6/1/2015, and subject to change. The "qualification cycle" is the period of days reflected in the periodic monthly statement. \$100 minimum deposit required to open account. Transactions may take one or more banking days from the date transaction was made to post and settle to the account. ATM-processed transactions do not count toward the required debit card transactions. Available to personal accounts only. Fees may reduce earnings. Contact the bank at 618-498-6466 or see New Accounts for further information about applicable account fees and terms.**